

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA**

In re:
NANCY ANN PADILLA,

Chapter 13 Proceedings
Case No. 4:20-bk-01538 BMW

**INTERIM REPORT OF MORTGAGE
MODIFICATION MEDIATION PROGRAM
MEDIATOR**

Debtor(s).

The undersigned Mortgage Modification Mediation (“MMM”) Program Mediator reports to the Court as follows:

A. The initial MMM conference was conducted on N/A and the following parties were present:

- ☒ The Debtor [and Debtor’s attorney], Nancy A. Padilla; Matthew Thomas Foley, Esq.
- ☐ The co-obligor/co-borrower/or other third party, _____
- ☒ The Lender’s representative, Julio Esparza; PennyMac Loan Services
and Lender’s attorney, Tiffany & Bosco
- ☐ Other: _____

B. The initial MMM conference was scheduled for _____, but not conducted for the following reason:

- ☐ The parties settled prior to attending.
- ☐ The case was dismissed.
- ☐ The Debtor or ☐ Debtor's attorney failed to attend.
- ☐ The Lender's representative or ☐ Lender's attorney failed to attend.
- ☐ Other: _____.

C. The result of the initial MMM conference is as follows:

- ☒ The parties reached a Trial Loan Modification agreement.
- ☐ Other: _____

Respectfully submitted this 5th day of June, 2020.



/s/ Patricia Doyle-Kossick, 010217

Signature of Mediator

Patricia Doyle-Kossick

Print Name

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